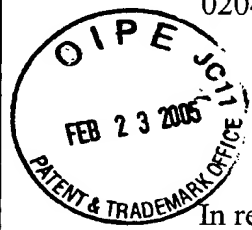


Attorney's Docket:
020431.0706

AF/ ZTW
PATENT
USSN 09/686,711

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Pallab K. Chatterjee, et al.
Serial No.: 09/686,711
Filing Date: October 10, 2000
Confirmation No. 4657
Group Art Unit: 3628
Examiner: S. E. Chencinski
Title: *System and Method for Providing Electronic
Financial Transaction Services*

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

<p>Certificate of Mailing Express Mail No. EV 323317112 US</p> <p>I hereby certify that this communication is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" under 37 C.F.R. § 1.10 on the date indicated below and is addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.</p> <p> Chad D. Terrell</p> <p>Date: February 23, 2005</p>

Notice of Appeal

Applicants hereby appeal to the Board of Patent Appeals and Interferences from the decision of the Examiner mailed September 23, 2004, finally rejecting pending Claims 1-11, 13-23, and 25-44. Pursuant to 37 C.F.R. 1.17(b), the Commissioner is hereby authorized to charge the amount of \$500.00 for the Notice of Appeal and the amount of \$450.00 for a two-month extension of time to Deposit Account No. 02-0384 of Baker Botts L.L.P. **This document is being submitted in duplicate.**

03/01/2005 HALI11 00000076 020384 09686711
01 FC:1401 500.00 DA
02 FC:1252 450.00 DA

Although no additional fees are believed due, the Commissioner is hereby authorized to charge any other fees or credit any overpayments to Deposit Account No. 02-0384 of Baker Botts L.L.P.

Respectfully submitted,

BAKER BOTTS L.L.P.
Attorneys for Applicants



Christopher W. Kennerly
Reg. No. 40,675

Dated: February 23, 2005

Customer No.: **05073**